

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re:	:	CASE NO. 16-10148-TPA
	:	
James Wayne Girts,	:	CHAPTER 13
Debtor,	:	
_____	:	DOCKET NO.: 36
	:	
James Wayne Girts,	:	
Movant,	:	
	:	
V	:	
	:	
First Niagara Bank, N.A. and	:	
Ronda J. Winnecour, Esquire,	:	
Chapter 13 Trustee,	:	
Respondents.	:	

**ORDER REGARDING DEBTOR'S OBJECTION TO MORTGAGE PAYMENT CHANGE OF FIRST NIAGARA
BANK, N.A.**

On this 2nd day of August 2016, after review of Debtor's Objection to Mortgage Payment Change filed by **First Niagara Bank, N.A.**, it is **HEREBY ORDERED, ADJUDGED, AND DECREED** the Mortgage Payment Change is **DENIED**.



Thomas P. Agresti, Judge **vas**
United States Bankruptcy Court

Certificate of Notice Page 2 of 2
United States Bankruptcy Court
Western District of Pennsylvania

In re:
James Wayne Girts
Debtor

Case No. 16-10148-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: culy
Form ID: pdf900

Page 1 of 1
Total Noticed: 2

Date Rcvd: Aug 02, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 04, 2016.

db +James Wayne Girts, 8266 Remington Road, North East, PA 16428-4040

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

+E-mail/Text: fnb.bk@fnfg.com Aug 03 2016 02:19:05 First Niagara Bank, N.A.,
c/o Alyssa D. Haurly, 6950 South Transit Road, Lockport, NY 14094-6384

TOTAL: 1

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 04, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 2, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor FIRST NIAGRA BANK, N.A. agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Daniel P. Foster on behalf of Debtor James Wayne Girts dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4